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EXPLORING KEY DRIVERS OF CUSTOMER SATISFACTION IN MOBILE FOOD DELIVERY PAYMENTS

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ABSTRACT

The exponential growth of online food delivery services has significantly transformed consumer behavior, especially with the integration of mobile payment technologies. This study explores the influence of three key factors—Perceived Ease of Use, Privacy and Security, and E-Service Quality—on Customer Satisfaction within the context of mobile payments in online food delivery applications. A structured questionnaire was administered to 350 respondents in urban India, and data were analyzed using SPSS software employing descriptive statistics, Pearson correlation, and multiple regression analysis. The results indicate that all three independent variables have a significant and positive relationship with customer satisfaction, with e-service quality emerging as the most influential predictor. The study offers practical implications for mobile app developers, food delivery platforms, and policymakers aiming to enhance consumer satisfaction and digital service delivery in the food tech sector.

KEYWORDS: Perceived Ease of Use, Privacy and Security, E-Service Quality, Customer Satisfaction, Mobile Payment, Food Delivery Applications.

1. INTRODUCTION

The widespread adoption of smartphones and mobile applications has revolutionized the online food delivery (OFD) ecosystem, reshaping consumer habits and expectations. The integration of mobile payment systems into these platforms has introduced unmatched convenience, allowing customers to place orders and make payments effortlessly from their devices. The COVID-19 pandemic has significantly accelerated the shift towards digital food delivery services globally. This trend is driven by technological innovations, changing consumer preferences, and pandemic-related restrictions

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(Meemken, Bellemare, Reardon, & Vargas, 2022).

With increasing reliance on mobile payments for their speed and efficiency, ensuring a seamless, secure, and user-friendly experience is now crucial for retaining and satisfying customers. Mobile payments are not merely a technological upgrade—they form a core part of the service experience and play a vital role in shaping customer perceptions and loyalty.

However, despite their popularity, many OFD apps still suffer from usability issues, data privacy concerns, and inconsistent e-service quality. Complicated user interfaces, delayed responses, and a lack of transparency in data handling can all reduce customer trust and satisfaction. These service shortcomings may lead to increased cart abandonment, reduced user retention, and negative word-of-mouth.

Prior research has largely focused on the early adoption phase of mobile payment systems (Dahlberg, Guo, & Ondrus, 2015), with limited exploration into how these systems continue to influence customer satisfaction over time. Additionally, many studies overlook how combined factors—such as perceived ease of use, privacy and security, and e-service quality—interact to shape customer satisfaction in the post-adoption phase of mobile payments, especially in the context of food delivery apps.

Addressing this research gap, the present study investigates the influence of three critical dimensions—Perceived Ease of Use (PEU), Privacy and Security (PS), and E-Service Quality (ESQ)—on Customer Satisfaction (CS) in mobile food delivery applications. Understanding these relationships is vital for developers, service providers, and marketers seeking to enhance digital service performance, increase customer trust, and foster long-term satisfaction in a highly competitive market.

2. REVIEW OF LITERATURE

2.1 Perceived Ease of Use

Derived from the Technology Acceptance Model (TAM), PEU refers to the degree to which a person believes using a particular system is free from effort. Recent studies have explored the factors influencing user acceptance and satisfaction with food delivery mobile applications. Perceived ease of use (PEU) has been identified as a significant determinant of user intention to use these apps (An, Eck, & Yim, 2023) (Lee, Lee, & Jeon, 2017). PEU positively affects perceived usefulness (PU), which in turn influences user satisfaction and intention to reuse (Choi, 2020)User familiarity with the apps also plays a crucial role in enhancing PEU and PU (Choi, 2020). Additionally, system quality and design quality have been found to impact PEU (Lee, Lee, & Jeon, 2017), while personal



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innovativeness and trust positively affect PEU and PU (An, Eck, & Yim, 2023). Information quality, both user-generated and firm-generated, contributes to PU (Lee, Lee, & Jeon, 2017) (Longgang & Ming, 2023). These findings highlight the importance of developing user-friendly interfaces and building trust to increase customer satisfaction and continued use of food delivery apps. In the context of Food Delivery Apps, a simplified interface and intuitive navigation can encourage continued usage and satisfaction.

2.2 Privacy and Security

Privacy and security involve consumers' trust in the safeguarding of their personal and financial data during transactions. In mobile payments, robust security protocols enhance user trust and satisfaction. Food delivery apps have gained popularity due to changing consumer lifestyles and dietary patterns (Bannor & Amponsah, 2023). These apps offer convenience, allowing customers to enjoy restaurant meals at home (Spence & Piqueras-Fiszman, 2013). Factors influencing app usage include perceived ease of use, usefulness, service quality, and personalization (Su, Nguyen, Nguyen, Luu, & Ngugen-Phuoo, 2022). Privacy and security concerns are identified as potential barriers (Spence & Piqueras-Fiszman, 2013), though (Su, Nguyen, Nguyen, Luu, & Ngugen-Phuoo, 2022) found that privacy was not significantly associated with customer trust. Attitude, subjective norms, and perceived security influence users' intentions to recommend these apps (Belanche, Flavián, & Pérez-Rueda, 2020). Customer lifestyle compatibility affects intention to use food delivery apps, while perceived control is important for older users (Belanche, Flavián, & Pérez-Rueda, 2020). To ensure safe food delivery, customers are advised to check reviews and ratings on apps, while restaurants should provide proper training for delivery staff and address delays (Bannor & Amponsah, 2023).

2.3 E-Service Quality

E-service quality is a determinant of how efficiently and effectively electronic services meet customer expectations. Attributes such as responsiveness, reliability, and service personalization are strongly associated with customer satisfaction in OFD platforms. Recent studies have examined the role of eservice quality and food quality in online food delivery (OFD) services. Research consistently shows that food quality is a crucial factor influencing customer satisfaction, perceived value, and loyalty (Leo, Hurriyati, & Hendrayati, 2021) (Suhartanto, Ali, Tan, Sjahroeddin, & Kusdibyo, 2018) (Sjahroeddin, 2018). While e-service quality also impacts these outcomes, its effect is generally less pronounced than food quality (Suhartanto, Ali, Tan, Sjahroeddin, & Kusdibyo, 2018) (Sjahroeddin, 2018). Key dimensions of e-service quality include ease of use, facility aesthetics, trustworthiness, value for money, and product portfolio (Zhuang, Zhang, Li, & He, 2021). The fulfillment dimension of e-service quality is particularly important in enhancing customer satisfaction and perceived value (Sjahroeddin, 2018). Interestingly, generational differences may moderate the relationship between service quality attributes and overall service quality in food delivery applications (Zhuang, Zhang, Zhang,



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Li, & He, 2021). These findings suggest that OFD service providers should prioritize food quality while maintaining high e-service quality standards to meet customer expectations and foster loyalty.

2.4 Customer Satisfaction

Customer satisfaction is a post-consumption evaluation reflecting the extent to which customer expectations are met. It plays a vital role in customer retention and loyalty in digital service environments. Recent studies have explored customer satisfaction in food delivery apps, identifying key factors that influence user experience. Service quality, security, ease of use, and customer care were found to be significant dimensions of satisfaction (Kumar, Sreekanth, Mohana, & Hemaraj, 2023). The perceived quality of apps positively affects customer trust and satisfaction in online food delivery services (Adi, 2022). Financial and health safety, flexible delivery, and ease of use are important determinants of customer satisfaction (Kaur, 2023). Research on Zomato, a popular food delivery app, highlighted the importance of understanding consumer behavior in the digital food delivery industry to enhance customer satisfaction (K & Kavitha, 2023). These studies emphasize the need for app developers and service providers to focus on improving app quality, building trust, and addressing customer preferences to maintain satisfaction in the competitive food delivery market. The findings contribute to existing literature on consumer behavior in digital food delivery services.

3. OBJECTIVES

- 1. To evaluate the effect of Perceived Ease of Use on Customer Satisfaction in mobile payment systems within food delivery applications.
- 2. To determine the influence of Privacy and Security on Customer Satisfaction in mobile payment systems within food delivery applications.
- 3. To assess the role of E-Service Quality in shaping Customer Satisfaction in mobile payment systems within food delivery applications.
- 4. To examine the combined effect of Perceived Ease of Use, Privacy and Security, and E-Service Quality on Customer Satisfaction in mobile food delivery payments.

4. HYPOTHESIS

H01 = Perceived Ease of Use has no significant impact on Customer Satisfaction in mobile payment systems for food delivery

H02 = Privacy and Security do not significantly affect Customer Satisfaction in mobile payment systems for food delivery services.

H03 = E-Service Quality does not significantly influence Customer Satisfaction in mobile payment systems for food delivery services.



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H04 = There is no significant combined effect of Perceived Ease of Use, Privacy and Security, and E-Service Quality on Customer Satisfaction in mobile food delivery payments.

5. RESEARCH METHODOLOGY

5.1 Research Design

This study adopts a quantitative, descriptive research design to examine the relationship between independent variables (PEU, PS, ESQ) and the dependent variable (CS).

5.2 Sample and Data Collection

The sample comprised 350 respondents aged 18 to 50+ who regularly used online food delivery apps and mobile payment systems in urban areas of India. Data were collected using a structured questionnaire disseminated via Google Forms using non-probability convenience sampling.

5.3 Instrument and Measurement

All variables were measured using a five-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree). The questionnaire consisted of 20 items adapted from validated prior studies.

5.4 Data Analysis Techniques

SPSS 22.0 was used for data analysis. The following statistical tools were applied: Descriptive Statistics for demographic and variable summaries, Cronbach's Alpha to test reliability, Pearson Correlation to assess bivariate relationships, and Multiple Regression to evaluate the predictive power of independent variables on customer satisfaction.

6. RESULTS AND DISCUSSION

6.1 Demographic Profile

The demographic characteristics of the 350 respondents were analyzed to understand the background of users engaging in mobile food delivery applications. These characteristics are crucial as they can influence user behavior, expectations, and satisfaction levels.

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Table 1: Demographic Profile of Respondents (N = 350)

Variable	Frequency (N)	Percentage (%)
Gender		
Male	208	59.4%
Female	142	40.6%
Age Group		
21–30 years	230	65.7%
31–40 years	72	20.6%
41–50 years	28	8.0%
51 years and above	20	5.7%
Occupation		
Student	146	41.7%
Government Employee	40	11.4%
Private Sector	112	32.0%
Self-employed/Other	52	14.9%
Monthly Income (₹)		
Below ₹10,000	190	54.3%
₹10,001 – ₹20,000	80	22.9%
₹20,001 – ₹30,000	50	14.3%
Above ₹30,000	30	8.5%

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UPI/Digital Wallets	248	70.9%
Debit/Credit Card	52	14.9%
Net Banking	35	10.0%
Cash on Delivery	15	4.3%

Table 1 above shows a larger proportion of the sample consisted of male respondents (59.4%). This implies that males are more actively involved in digital transactions and online food delivery services. This aligns with prior studies showing that men, particularly in urban India, are early adopters of food delivery technologies. The dominant age category was 21–30 years (65.7%), indicating that online food delivery applications are most popular among younger adults. This group is typically tech-savvy, has higher smartphone usage, and prefers convenience, contributing to their higher satisfaction and more frequent use of mobile food apps. A significant portion were students (41.7%), followed by private sector employees (32%). This suggests that time-saving and convenience—key benefits of online food delivery—appeal most to those with tight schedules or limited cooking facilities, such as hostel residents and working professionals. Over half of the respondents (54.3%) earned less than ₹10,000 per month, implying that cost-effective service, discounts, and promotions play a pivotal role in influencing satisfaction. Budget-conscious users are likely more sensitive to usability and security as well. UPI and digital wallets (e.g., Google Pay, Paytm, PhonePe) were the most preferred (70.9%), reflecting a national trend toward contactless, quick transactions. This reinforces the importance of secure and seamless mobile payment integration within apps, which strongly influences perceived ease of use and trust.

6.2 Descriptive Statistics

Table 2 presents the descriptive statistics of all the variables studied. Among the 350 respondents, the mean scores of the variables were high, indicating favorable perceptions overall.

Table 2: Descriptive Statistics

Variable	Min	Max	Mean	Std.Deviation
Perceived Ease of Use	2.00	5.00	4.40	0.51
Privacy and Security	2.00	5.00	4.32	0.53
E-Service Quality	1.80	5.00	4.38	0.52



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Customer Satisfaction	1.80	5.00	4.45	0.58

Table 2 above shows that all mean values are above 4.0, indicating high levels of agreement from respondents on the quality of mobile payment experiences across variables. Customer Satisfaction had the highest mean (M = 4.45), suggesting users were generally satisfied with their overall experience. Perceived Ease of Use (M = 4.40) shows that users found the interface simple and intuitive. This aligns with TAM theory, where perceived usability enhances satisfaction (Lah, Lewis, & Šumak, 2020). Privacy and Security had the lowest mean (M = 4.32), though still strong. This implies some users may have minor concerns over data handling and secure payments. The standard deviations are relatively low (<0.60), indicating a high degree of consensus among respondents.

6.3 Reliability Analysis

Cronbach's alpha was calculated to determine internal consistency.

Table 3: Reliability Statistics

Cronbach's Alpha	No. of Items
0.927	20

Table 3 shows that a value above 0.9 indicates excellent internal reliability (Jahrami, et al., 2023). A Cronbach's alpha of 0.927 confirms excellent internal consistency, well above the acceptable threshold of 0.70 (Oviedo & Campo-Arias, 2005). This means that the survey items reliably measured the constructs (PEU, PS, ESQ, CS). It adds credibility to the subsequent correlation and regression analyses.

6.4 Correlation Analysis

Table 4: Pearson Correlations

Variables	PEU	PS	ESQ	CS
Perceived Ease of Use	1	0.73**	0.74**	0.70**
Privacy and Security	0.73**	1	0.74**	0.70**



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E-Service Quality	0.74**	0.74**	1	0.81**
Customer Satisfaction	0.70**	0.70**	0.81**	1

Note: Correlation is significant at the 0.01 level (2-tailed).

Table 4 shows that all variables have positive and significant correlations with Customer Satisfaction at the 0.01 level. E-Service Quality (r=0.81) shows the strongest correlation, indicating that improvements in ESQ are strongly linked with increased satisfaction. Perceived Ease of Use (r=0.70) and Privacy and Security (r=0.70) also demonstrate strong, statistically significant relationships with CS. The correlations between independent variables are also high, which implies possible interdependence—for example, users may associate easy-to-use systems with better security and service quality.

6.5 Regression Analysis

Table 5: Multiple Regression Analysis

Variable	В	Std. Error	Beta	t	Sig.
(Constant)	0.07	0.18	_	0.39	0.70
Perceived Ease of Use	0.18	0.06	0.16	2.88	0.004
Privacy and Security	0.17	0.06	0.16	2.82	0.005
E-Service Quality	0.65	0.06	0.58	10.38	0.000

Model Summary:

• $R^2 = 0.694$, Adjusted $R^2 = 0.690$, F = significant at p < 0.01

Table 5 shows that the model explains 69.4% of the variance in customer satisfaction, which is a very strong result for behavioral research. E-Service Quality ($\beta = 0.58$, p < 0.001) is the most influential predictor of satisfaction, supporting the hypothesis that better service interfaces, responsiveness, and fulfillment increase user loyalty and satisfaction. Perceived Ease of Use ($\beta = 0.16$) and Privacy and Security ($\beta = 0.16$) also contribute significantly (p < 0.01), affirming that smooth, secure systems matter to users. The standardized Beta values show E-Service Quality contributes nearly four times more to satisfaction than the other two predictors, emphasizing its practical importance.



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7. FINDINGS

The present study aimed to examine the impact of three critical factors—Perceived Ease of Use (PEU), Privacy and Security (PS), and E-Service Quality (ESQ)—on Customer Satisfaction (CS) in mobile payments within online food delivery services. Based on responses from 350 users and through the application of multiple statistical tools such as descriptive analysis, correlation, and regression, the study yielded several significant findings. Among the three independent variables, E-Service Quality emerged as the most influential predictor of customer satisfaction. This finding underscores that customers place high importance on the seamless functionality of the app, including order accuracy, delivery timeliness, interface responsiveness, and complaint resolution. A well-performing app environment not only meets but exceeds customer expectations, reinforcing positive attitudes and repeat usage. Privacy and Security was identified as the second most critical factor, suggesting that customers' confidence in the safety of their financial and personal information significantly shapes their satisfaction. In a digital context where data breaches and fraud are common concerns, trust in data protection mechanisms becomes essential. Perceived Ease of Use also demonstrated a positive and significant impact on customer satisfaction, confirming that a user-friendly and intuitively designed mobile app contributes to a pleasant customer experience. The regression analysis confirmed that these three factors collectively explain 69.4% of the variation in customer satisfaction, offering robust evidence of their importance in the digital food delivery ecosystem.

In light of these findings, several practical suggestions are proposed. First, service providers must continually invest in enhancing e-service quality by integrating real-time order tracking, optimizing delivery logistics, and ensuring quick resolution of customer issues through AI-driven or human customer support. Improving the visual appeal and usability of the mobile interface and ensuring timely communication with customers can reinforce perceptions of professionalism and dependability. Second, to address concerns around privacy and security, firms should employ high-end encryption technologies, offer multi-factor authentication options, and clearly communicate their data handling policies to users. Providing users with greater control over their data and enabling secure payment environments can significantly enhance trust. Third, app developers must prioritize ease of use by designing intuitive navigation, reducing the number of steps in the ordering process, and offering pre-filled data and saved preferences. Personalization features and quick reordering options can further streamline the user experience, particularly for frequent customers.

8. CONCLUSION

The study concludes that customer satisfaction in online food delivery mobile payment systems is substantially influenced by technological and service-related perceptions. E-Service Quality, more than any other factor, drives satisfaction, suggesting that firms cannot rely solely on branding or price promotions but must focus on the total quality of user experience. Privacy and Security remain



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foundational pillars in the digital transaction process, and a lapse in these can quickly erode customer trust, regardless of other strengths. Perceived Ease of Use supports user adoption and loyalty by minimizing friction and cognitive load. These insights are consistent with the Technology Acceptance Model (TAM) and reinforce its relevance in the mobile commerce space. By aligning system design and service operations with these dimensions, food delivery companies can foster long-term customer relationships and competitive advantage.

LIMITATIONS

However, the study has some limitations. It was geographically confined to a specific region and age group (primarily between 21 and 50 years), limiting the generalizability of findings across all demographics. The data collected was cross-sectional and self-reported, which introduces the potential for bias and fails to capture changes in user behavior over time. Furthermore, several other factors influencing customer satisfaction, such as food quality, price sensitivity, delivery personnel behavior, promotional offers, and brand trust, were not considered in the model and remain areas for further investigation.

Future Scope of the Study

Future research should consider a more diverse sample, both in terms of geography and demographics, including senior citizens and younger users such as teenagers, to gain more representative insights. Longitudinal studies could also be conducted to capture changing satisfaction levels over time, especially in response to app updates or service policy changes. Moreover, researchers are encouraged to include additional variables such as price fairness, food quality, brand image, and promotional impact to provide a more comprehensive understanding of customer satisfaction in the digital food service domain. Comparative studies across different platforms like Zomato, Swiggy, and Blinkit may also offer valuable insights into platform-specific strengths and areas for improvement.

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